



Job Posting

POSITION TITLE	Loan Administration Specialist (Commercial and Consumer Loans)
DEPARTMENT / LOCATION	Operations Center – Palm Valley Blvd.
SALARY	Commensurate with Experience
FLSA STATUS	Non-Exempt
POSTING DATE	03/03/2020

R Bank's foundation is our community, our customers, our employees, our shareholders and our bankers. We are a locally owned and operated business with a value proposition of developing a high touch relationship with our customers while providing high tech solutions to their financial needs. The technology that we employ allows us to provide a state of the art banking experience in a relaxed environment.

GENERAL DESCRIPTION/PURPOSE:

This position provides excellent customer service to our customers as well as lenders. The Loan Administration Specialist will analyze and evaluate Commercial and Consumer loan files to monitor credit risk and ensure regulatory compliance. In addition, this position will assist in the processing, tracking, and funding of loans.

The requirements listed below are representative of the knowledge, skill, and/or ability required. To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The competence of the employee in performing his or her job duties will be demonstrated, maintained and improved on an ongoing basis.

The statements contained in this position description reflect the general duties considered necessary to describe the principal functions of the job as identified, and shall not be considered a detailed description of all the work requirements that may be inherent in the position.

DUTIES AND RESPONSIBILITIES:

- Prepare Commercial, Agriculture and Consumer loan documents in Laser Pro
- Board New Loans and Renewals onto the Core Processing System
- Review for accuracy all New and Renewed loans on the Core Processing System
- Perform Pre-Funding Reviews on loan packages including proper approval authority, entity documentation, promissory notes, security instruments, loan agreements, lien instruments, title commitments/real property searches, appraisals, contracts, UCC searches, insurance policies, surveys, and environmental reports
- Assist in monitoring exception reports to clear exceptions in a timely manner.

- Perform Loan file maintenance including billing corrections, payment schedules, reversal entries, waived late charges, interest adjustments and payment extensions
- Review customer loan files for appropriate customer verification as required by R Bank policy.
- Complete required BSA / AML training, adhere to BSA / AML requirements and R Bank policy, and report any abnormal loan activity on high risk customers.
- Help to ensure loans are compliant with all laws, regulations, and internal policies.
- File original notes, titles, recorded documents, and maintain Loan Operation's file cabinets.
- Assist in Monitoring Exception Reports to clear Collateral and Credit Exceptions
- Communicate critical exceptions to loan officer.
- Prepare loan packages for storage and maintain storage log.
- Responsible for organizing and scanning loan files onto the Document Management System for review by the Loan Administration Officer.
- Process and mail paid notes and coordinate collateral release for paid loans.

REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

- High school graduate or equivalent. Preferred, but not required, two or four year college degree.
- Minimum of 12 months of branch banking experience including a general knowledge of branch operations preferred, but not required.
- Minimum 12 months of commercial lending experience required that includes processing, closing, perfecting liens, etc.
- Experience with TRID, Home Equity, Home Improvement, 1-4 Family Residential, Escrow and HMDA
- Ability to exhibit a warm, friendly, approachable personal style and deal effectively with the customers' or visitors' questions.
- Ability to organize and manage multiple priorities.
- Must demonstrate professionalism in dealing with customers, managers, and co-workers.
- Ability to maintain composure under pressure.
- Ability to answer telephones in a professional, friendly and courteous manner.
- Ability to speak in a clear and understandable manner and write legibly.
- Ability to read, understand and carry out verbal and written instructions and to request clarification when needed.
- Ability to work efficiently and accurately in an atmosphere of frequent interruption.
- Proficient in arithmetic, bank practices and procedures, and departmental rules and regulations.
- Ability to be self-motivated person with an outgoing and pleasant personality.
- Excellent typing and work processing skills. Ten-key calculator, typewriter and keyboard skills. Familiarity with loan origination software, word processing, database management and Internet based software programs.

PREFERRED KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to speak Spanish

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to talk or hear. The employee frequently is required to sit. The employee is occasionally required to stand; walk; use hands to handle, or feel; reach with hands and arms; climb or balance; stoop, kneel, or crouch. The employee must frequently lift and/or move up to 45 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, depth perception, and ability to adjust focus.

BENEFITS PACKAGE:

R Bank is committed to the success of our employees. We offer an attractive benefits package including Medical, Dental, Vision, Life, Disability, 401k, and EAP. You can learn more about R Bank and our services at www.rbanktexas.com.

APPLY:

If you meet all of the minimum qualifications for this position and would like to apply, please email updated resume to HumanResources@RBankTexas.com or you may upload via www.rbanktexas.com .

R Bank is subject to Executive Order 11246 and to the Vietnam Era Veterans' Readjustment Assistance Act of 1974 (VEVRAA). It is the policy of R Bank to provide equal employment opportunity to all qualified applicants for employment without regard to race, color, religion, national origin, sex, sexual orientation, age, veteran status or disability.